

Abstract

A data processing system is disclosed that provides providing an efficient market for: (1) the provision of loans and or lines of credit between lenders and or those seeking loans and or lines of credit, and (2) the sale of loans between loan pool traders. In particular, the data processing system The system provides an efficient market for the provisioning of loans and or lines of credit that not only invites lenders, loan seekers, and loan pool traders to patronize the system, but whose conventions induce them to patronize the system. An embodiment of the present invention comprises includes: receiving at a data processing system a lending criteria from each of a plurality of lenders; compiling a first set of statistics in the data processing system based on the lending criteria from each of the plurality of lenders; and outputting from the data processing system the first set of statistics to a first lender at a price that is based on a measure of fees incurred with respect to the first lender.